



# Surf Easy Merchant Service

for online credit card billing

Our award-winning Surf Easy internet billing solutions provide the market with mechanisms for every type of internet billing requirement – from traditional internet cafes, gaming cafes, and kiosks, through to in-room systems, internet access controllers and wireless hotspots.

The Merchant Service allows you to accept credit card payments from your users on any Surf Easy user terminal, hotspot or pay station.

[arinda.com.au](http://arinda.com.au)

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## What is it?

The Surf Easy Merchant Service is a credit card billing gateway that allows you to receive credit card payments from your users on any Surf Easy internet cafe user terminal, pay station, hotspot or internet access controller. The credit card payment system is fully automated, so you can operate your internet system 24/7, without needing any staff to process payments. It really is the easiest way to accept payments.

**By adding our Surf Easy Merchant Service to your internet system, you can accept credit card payments at any time of the day, in a fully automated system that does not need any staff interaction.**

You can even use the service to process credit card payments manually at any time for any other purpose, which means you could replace your existing merchant facility at your bank with the Surf Easy merchant facility.

**Adding a credit card service to your wireless hotspot or in-room broadband system typically increases total revenue by around 70% when compared to a purely cash based system, and increases revenue by around 10% for coin-operated internet kiosks.**

## How does it work?

Once enabled, the merchant service will allow your customers to pay by credit card at any of your wireless hotspots, in-room broadband systems, internet kiosks, or other devices that support SecurePay.

When the user goes to make their payment using credit card, they are directed to a secure website. They then simply enter their credit card information, select an access plan or top-up amount, and submit the transaction. Our system then verifies their credit card information and submits it to the bank. If the transaction is approved then our system updates their account and gives them the necessary internet credits.

The customer funds settle into our bank account, and shortly after the end of each month we prepare a statement of the funds collected from your users for the month, deduct any transaction fees, and pay this amount into your nominated bank account.

Every credit card transaction, whether approved or declined, is logged in our database, and you can view both detailed and summary transaction reports at any time via our online web portal.

## Why can't I use my current facility?

You may already have a merchant facility with your bank to accept credit card payments. That is fine for traditional credit card transactions where the customer presents their card to you for processing through an EFTPOS terminal. However, there are different requirements for internet based transactions where transactions are submitted by the user through a website. Because of the additional risk, these types of transactions require an intermediary between your bank and the user.



Unfortunately there is no way to use your existing merchant facility with your bank without using a third-party intermediary (such as Arinda or SecurePay) between the bank and internet device.

However the good news is that in almost all cases you will find that the Arinda merchant Service is much cheaper than using your existing merchant facility. This is because across our client base we have a significant volume of credit card transactions, which has allowed us to negotiate very cheap merchant rates, which are usually much cheaper than what an individual client could negotiate on their own volumes.

Typically, if you are processing less than \$12,000 per month in credit card sales then you will find the Arinda Merchant Service is significantly cheaper than setting up your own merchant facility with your bank and your own SecurePay account.

## Features and Benefits

- ✓ Accepts Visa, Mastercard and American Express cards
- ✓ Fully automated, self-serve system that does not require staff interaction
- ✓ Supports an unlimited number of access plans and pricing models
- ✓ High security credit card input screens that encrypt the data before submission
- ✓ To eliminate the security and privacy risk, we do not store complete credit card details – we only record enough to allow reporting
- ✓ Monthly settlement of collected funds into your nominated bank account
- ✓ Detailed reporting via our online web portal, allowing you to see every transaction, and to run summary reports showing daily and monthly revenues from each location and device
- ✓ Small annual subscription fee and low per-transaction costs that are significantly less than if you setup your own merchant facility with your bank

## Pricing

The Surf Easy Merchant Service has an ongoing annual subscription, and then fees per transaction. For the latest fees and charges please refer to the Merchant Service Agreement available from the Arinda website, or simply call or email Arinda for more information.

You only need one Merchant Service Subscription. That subscription can be used for any number of users or devices, and there are no transaction volume limits.

